

item to the buyer is \$20. As is evident, the buyer sent \$50 too much to the vendor. The vendor can then take the postage back to the USPS. The USPS compensates the vendor for the remaining value of the postage, which is \$200. The vendor keeps \$130 and obtains \$70 worth of postage. The \$70 worth of postage includes \$20 for shipping the item to the buyer and the \$50 that the buyer over-paid for the item. The vendor gives the item to the USPS for delivery. The USPS receives the item and processes the item to determine the cost for delivery of the item. The USPS then modifies the postage to cancel a portion of the value of the postage equal to the cost for delivery of the item, which is \$20. The USPS does not cancel the entire value of the postage, so the postage still has a remaining value of \$50. The USPS delivers the item to the buyer. The buyer can then take the postage back to the USPS. The USPS compensates the buyer for the remaining value of the postage, which is \$50.

The above examples illustrate that the invention provides an easy and convenient way to transfer funds using postage.

CLAIMS:

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1. A delivery service, comprising:

a first mail system configured to receive a mail piece addressed to an entity and including postage indicia indicating an initial value, determine a cost for delivering the mail piece to the entity, modify the postage indicia to indicate a remaining value wherein the remaining value indicates the initial value reduced by the cost for delivering the mail piece, and transfer the mail piece; and

5 a second mail system configured to receive the postage indicia indicating the remaining value, process the postage indicia to determine the remaining value of the postage indicia, and indicate the remaining value of the postage indicia.

10 2. The delivery service of claim 1 wherein the second mail system is further configured to:

15 modify the postage indicia indicating the remaining value to cancel the remaining value of the postage indicia.

20 3. The delivery service of claim 1 wherein the second mail system is further configured to: compensate the entity for the remaining value of the postage indicia.

4. The delivery service of claim 3 wherein the second mail system is further configured to: credit an account for the entity based on the remaining value of the postage indicia to compensate the entity.

25 5. The delivery service of claim 3 wherein the second mail system is further configured to: transfer funds to a bank account for the entity based on the remaining value of the postage indicia to compensate the entity.

6. The delivery service of claim 3 wherein the second mail system is further configured to: transfer cash to the entity based on the remaining value of the postage indicia to compensate the entity.

30 7. The delivery service of claim 1 wherein the postage indicia includes anti-counterfeiting content.

8. The delivery service of claim 1 wherein the postage indicia comprises text printed on the mail piece.

9. The delivery service of claim 1 wherein the postage indicia comprises a barcode printed on the mail piece.

5 10. The delivery service of claim 1 wherein the second mail system comprises a user interface configured to display the remaining value of the postage indicia.

10 11. A method of operating a delivery service, the method comprising:
 receiving a mail piece addressed to an entity and including postage indicia indicating an initial value;

15 determining a cost for delivering the mail piece to the entity;
 modifying the postage indicia to indicate a remaining value wherein the remaining value indicates the initial value reduced by the cost for delivering the mail piece;
 delivering the mail piece to the entity; and
 compensating the entity for the remaining value indicated by the postage indicia.

20 12. The method of claim 11 further comprising:
 modifying the postage indicia indicating the remaining value to cancel the remaining value.

25 13. The method of claim 11 further comprising:
 receiving the postage indicia that indicates the remaining value from the entity prior to compensating the entity.

14. The method of claim 11 wherein compensating the entity comprises:
 crediting an account for the entity based on the remaining value of the postage indicia.

15. The method of claim 11 wherein compensating the entity comprises:
transferring funds to a bank account for the entity based on the remaining value of
the postage indicia.
- 5 16. The method of claim 11 wherein compensating the entity comprises:
transferring cash to the entity based on the remaining value of the postage indicia.
17. The method of claim 11 wherein the postage indicia includes anti-counterfeiting
content.
- 10 18. Postage indicia, comprising:
a first monetary value component designated as compensation for a delivery service;
and
a second monetary value component designated for a funds transfer.
- 15 19. A printing system configured to print the postage indicia of claim 18.
20. A reading system configured to read the second monetary value component of the
postage indicia of claim 18.